Government of Saskatchewan

Annual Report 1986-87

Saskatchewan Consumer and Commercial Affairs

Table of Contents

Letters of Transmittal 2

Department Mission 3

Organization Chart 4

Acts Administered by Saskatchewan Consumer and Commercial Affairs 5

Administrative and Human Resources Branch 8

Corporations Branch 10

Education and Communications Branch 12

Film Classification Board 17

Licensing and Investigation Branch 19

Planning and Policy Branch 22

Regional Offices 23

Letters of Transmittal

June 26, 1987.

To His Honour,
The Honourable Frederick W. Johnson,
Lieutenant-Governor of the Province of Saskatchewan.

Sir:

I have the honour to submit herewith the Seventh Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1987.

Respectfully submitted,

Joan H. Duncan,
Minister,
Saskatchewan Consumer and Commercial Affairs.

June 26, 1987.

To the Honourable Joan H. Duncan,
Minister,
Saskatchewan Consumer and Commercial Affairs.

Madam:

I have the honour to present the Seventh Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1987.

Highlighting the year were legislative amendments to **The Direct Sellers Act** and the introduction of **The Prepaid Funeral Services Act**, marking enhanced consumer protection in the province. The continuing emphasis on industry self-administration resulted in the successful establishment of life, hail and general insurance councils in Saskatchewan. Real success in consultations with other industry groups holds the promise of more changes for an effective industry self-administration system, with no compromise in public protection.

Co-operative education projects in conjunction with industry groups and organizations, notably in the areas of safety and insurance, also continued.

Ongoing improvements in organizational efficiency were highlighted by the development of effective computer access to the corporations branch data base for the public.

The Department is annually in contact with a large percentage of the Saskatchewan public, through business licensing and registering, complaint and enquiry handling, and education and communication programs.

Many other citizens were reached indirectly through innovative programs such as the Facilitators Program, which has now reached nearly 14,000 people, and the distribution of over 322,000 department-produced education and information materials. Our programs continue to be dedicated to the prevention of problems in the marketplace.

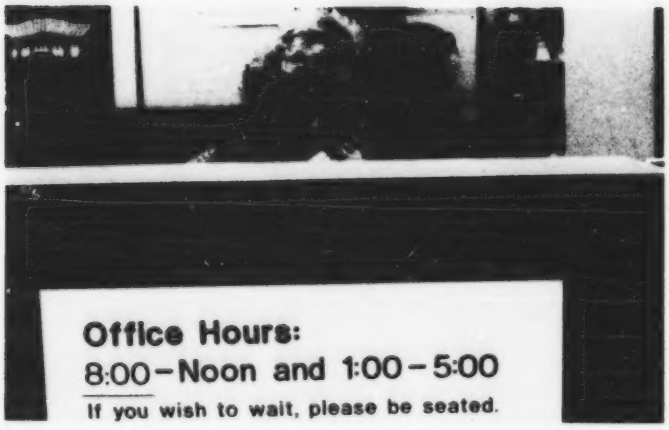
Respectfully submitted,

Ronald J. Kesslar,
Deputy Minister,
Saskatchewan Consumer and Commercial Affairs.

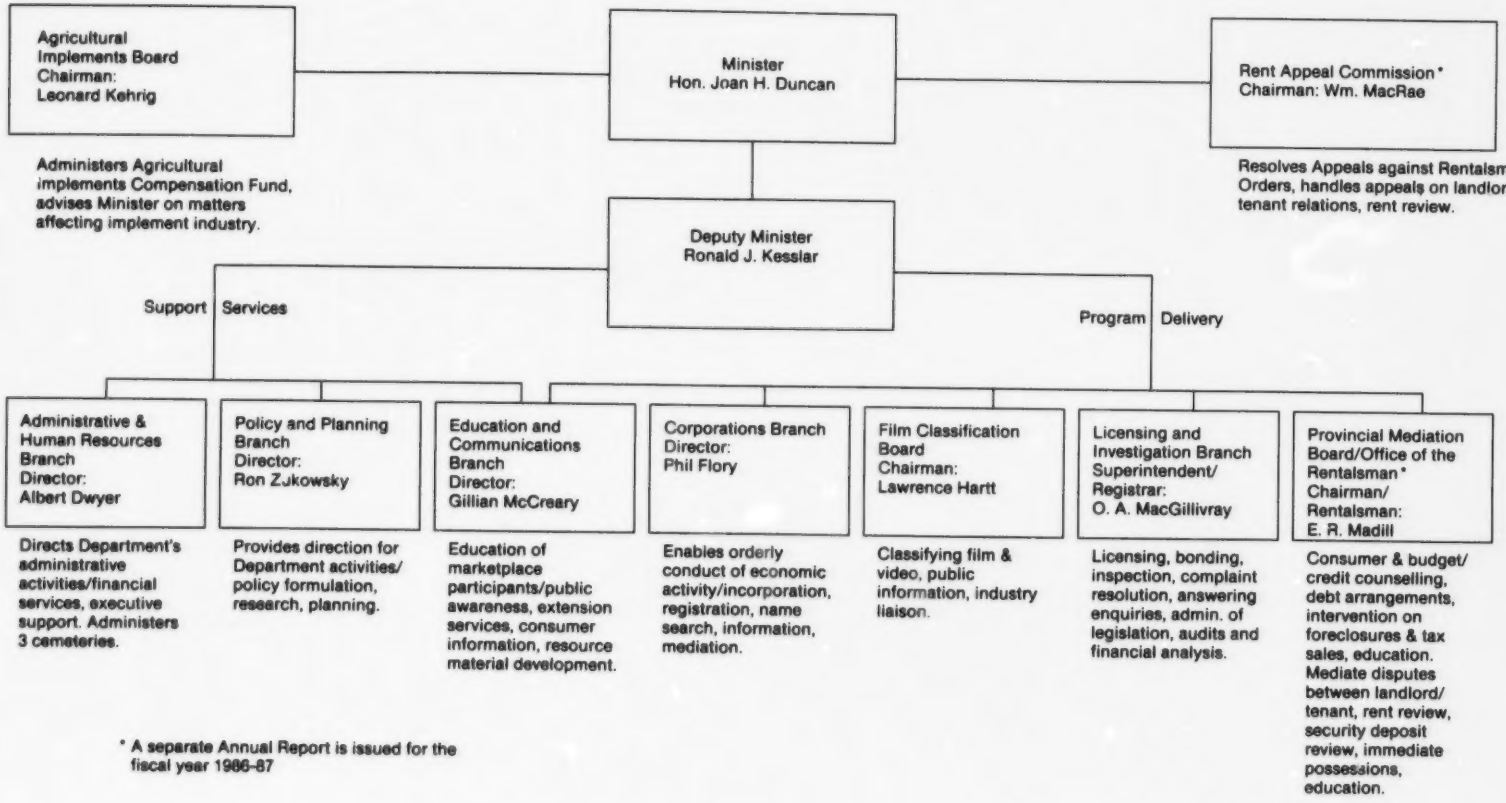
Department Mission

The general mandate of the Department is to promote the integrity of the marketplace to achieve the following objectives:

- To promote consumer and business awareness, respect and understanding of their own and each other's rights and responsibilities;
- To develop and promote consumer competency in the exchange of goods and services;
- To ensure that basic standards of conduct in the marketplace are upheld.



Organization Chart, 1986-87


Agricultural Implements Board
Chairman: Leonard Kehrig
Administers Agricultural implements Compensation Fund, advises Minister on matters affecting implement industry.
Minister
Hon. Joan H. Duncan
Rent Appeal Commission *
Chairman: Wm. MacRae
Resolves Appeals against Rentalsman Orders, handles appeals on landlord/tenant relations, rent review.
Deputy Minister
Ronald J. Kesslar
Support Services
Program Delivery
Administrative & Human Resources Branch
Director: Albert Dwyer
Directs Department's administrative activities/financial services, executive support. Administers 3 cemeteries.
Policy and Planning Branch
Director: Ron Zukowsky
Provides direction for Department activities/policy formulation, research, planning.
Education and Communications Branch
Director: Gillian McCreary
Education of marketplace participants/public awareness, extension services, consumer information, resource material development.
Corporations Branch
Director: Phil Flory
Enables orderly conduct of economic activity/incorporation, registration, name search, information, mediation.
Film Classification Board
Chairman: Lawrence Hartt
Classifying film & video, public information, industry liaison.
Licensing and Investigation Branch
Superintendent/Registrar: O. A. MacGillivray
Licensing, bonding, inspection, complaint resolution, answering enquiries, admin. of legislation, audits and financial analysis.
Provincial Mediation Board/Office of the Rentalsman *
Chairman/Rentalsman: E. R. Madill
Consumer & budget/credit counselling, debt arrangements, intervention on foreclosures & tax sales, education. Mediate disputes between landlord/tenant, rent review, security deposit review, immediate possessions, education.

* A separate Annual Report is issued for the fiscal year 1986-87

Acts Administered by Saskatchewan Consumer and Commercial Affairs, 1986-87

The Agricultural Implements Act
The Auctioneers Act
The Business Corporations Act
The Business Names Registration Act
The Canadian Institute of Management (Sask. Division) Act
The Cemeteries Act
The Collection Agents Act
The Companies Act
The Companies Winding Up Act
The Condominium Property Act*
The Consumer Products Warranties Act
The Co-operatives Act (except Part XIX)**
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act (1985) (except Part XVIII)**
The Department of Consumer and Commercial Affairs Act
The Department of Co-operation and Co-operative Development Act, s. 5(b,c), 10-11**
The Direct Sellers Act
The Family Farm Credit Act
The Film and Video Classification Act
The Guarantee Companies Securities Act
The Home Owners Protection Act
The Investment Contracts Act
The Landlord and Tenant Act*
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act
The Prepaid Funeral Services Act
The Provincial Mediation Board Act*
The Pyramid Franchises Act
The Real Estate Brokers Act
The Religious Societies Land Act
The Residential Tenancies Act*
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

* These Acts transfer to the Department of Justice as of June 1, 1987.

** These Acts transfer to the Department from the former Department of Co-operation and Co-operative Development as of March 31, 1987.

Acts Administered in Part by or Establishing a Function for the Department, 1986-87

* The Accredited Public Accountants Act, s.39-42,45

** The Agricultural Leaseholds Act, s.5-10

* The Agrologists Act, s.38,40-46

* The Architects Act, s.41,44-46

* The Association of School Business Officials of Saskatchewan Act, s.31-33

* The Certified General Accountants Act, s.40-43

* The Chartered Accountants Act 1986, s.36,39-40

* The Chiropody Profession Act, s.36,39-42

* The Chiropractic Act, s.27-30

* The Community Planning Profession Act, s.51,54-56

* The Dental Profession Act 1978, s.60,62-64

* The Dental Technicians Act, s.14,17-19

* The Dental Therapist Act, s.34,35,37

* The Denturists Act, s.36,38,40,41

* The Engineering Profession Act, s.60,61,64-66

** The Farm Security Act, s.3-7

*** The Home Energy Loan Act

** The Land Contracts (Actions) Act, s.3

** The Land Titles Act, s.134

* The League of Educational Administrators, Directors and Superintendents Act, s.36,41

* The Legal Profession Act, s.98,101,103

**** The Libel and Slander Act, s.18,21-24

** The Limitation of Civil Rights Act, s.24

* The Management Accountants Act, s.35,38-41

* The Medical Profession Act 1981, s.87,88,92-94

* The Naturopathy Act, s.20

* The Opthalmic Dispensers Act, s.36,38,40,41

* The Optometry Act, s. 48,51-53

* The Osteopathic Practice Act, s.21,24-27

* The Pharmacy Act, s.113,115,118-120

* The Physical Therapists Act, s.20

* The Professional Dieticians Act, s.12,15-17

* The Psychiatric Nurses Act, s.22,25,27,28

* The Registered Music Teachers Act, s.13,16-19

* The Registered Nurses Act, s.15-18

* The Registered Occupational Therapists Act, s.24,27-29

* The Registered Psychologists Act, s.18,21-23

* The Registered Social Workers Act, s.22,25

** The Rural Municipalities Act, s.336 (Repealed June 11, 1985)

* The Rural Municipalities Administrators Act, s.28,31-33

* The Saskatchewan Embalmers Act, s.51,54-56

* The Saskatchewan Land Surveyors Act, s.60,63-65

** The Tax Enforcement Act, s.25,26,31

* The Teacher's Federation Act, s.32,49,50

* The Urban Municipalities Administrators Act, s.36,39-41

* The Veterinarians Act, s.21,22,25-27

* The X-Ray Technicians Act, s.19,22-24

* The Department receives copies of bylaws and membership lists, oversees bylaws and submits bylaws to the Legislature.

** This Act establishes a function for the Provincial Mediation Board. As of June 1, 1987 this function transfers to the Department of Justice.

*** The Registrar under the Act is from the Department of Consumer and Commercial Affairs.

**** The Department receives annual returns of newspaper titles, proprietors, editors and publishers.

Federal Acts Administered in Part by or Establishing a Function for the Department

Criminal Code: Lottery Licensing (Sec. 190)
Bankruptcy Act, Part X (Orderly Payment of Debts)*
Combines Investigation Act; Pyramid Selling (Sec. 36.3)
Tax Rebate Discounting Act (Sec. 6)

* This function transfers to the Department of Justice as of June 1, 1987.

Administrative and Human Resources Branch

The Administrative and Human Resources Branch directs and controls the Department's administrative activities, co-ordinates staff training and provides support services to other Branches, Boards and Commissions within the Department.

During the year under review, the Branch assumed the personnel function from the Department of Justice. This involves assisting in staffing, classification, liaison with payroll and handling and processing of all personnel-related documentation.

Financial

The Branch assists the Department in the management and accounting of its revenues and expenditures.

It is responsible for authorizing and making payments out of the Department's appropriation in accordance with established financial policy, budgetary restrictions and legislative authority. All expenditure requests are reviewed to ensure adequate funds exist in the appropriation and are then processed for payment. The Branch also maintains records of the Department's expenditures and revenues and provides forecasts to the Department of Finance on these activities.

In addition, the Branch is responsible for developing and improving the Department's financial and accounting procedures. The Branch reviews the Provincial Auditor's reports and ensures that action is taken on any control problem areas.

Grants to the Consumers' Association of Canada and to Cemetery Companies in Default are administered by this Branch.

The Branch also administers and prepares financial statements on two trust accounts:

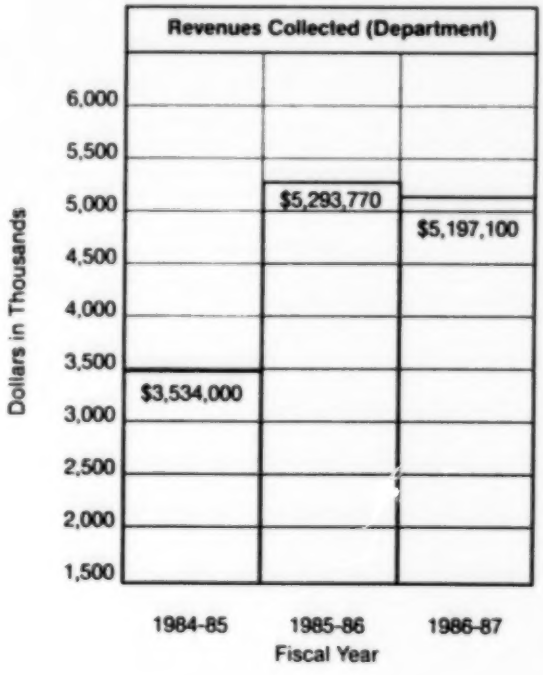
- The Provincial Mediation Board Trust Account
- The Agricultural Implements Compensation Fund

The Branch also manages and administers three commercial cemeteries.

Assistance and co-ordination are also provided in the preparation of the Department's annual budget and estimates. In addition, the Branch is responsible for preparing replies to Questions and Returns during the Legislative Sessions.

Revenues Collected

	1984-85	1985-86	1986-87
Administrative Services	3,600	11,020	14,460
Licensing and Investigation	1,754,800	3,321,820	3,308,090
Film Classification Board	63,500	50,780	21,740
Corporations	1,496,000	1,672,300	1,852,810
Saskatchewan Securities Commission	216,100	237,850	—
	$3,534,000	$5,293,770	$5,197,100



During the year under review, the Branch also processed 2,495 revenue refunds totalling $80,130.

Expenditures Processed	1984-85	1985-86	1986-87
Amounts	$5,666,740	$5,419,140	$5,174,190

Comparisons of "Actuals" to Estimated Expenditures (in thousands)

Program	1986/87 Estimates	1986/87 Actuals	Over (Under) Variance	%	Explanation
Administrative Services	$ 667.2	$ 706.6	$ 39.4	6	1
Planning and Policy	177.5	170.8	(6.7)	(4)	
Education and Communications	681.9	696.6	14.7	2	
Licensing and Investigation	1,332.8	1,358.9	26.1	2	
Film Classification Board	130.5	108.3	(22.2)	(20)	2
Office of the Rentalsman	660.6	662.8	2.2	—	
Provincial Mediation Board	423.3	472.1	48.8	12	3
Rent Appeal Commission	62.0	72.3	10.3	17	4
Corporations	736.5	892.8	156.3	21	5
Grant - C.A.C.	8.0	8.0	—	—	
Grant - Cemeteries in Default	25.0	25.0	—	—	
Department Totals	4,905.3	5,174.2	268.9	5	

Expenditures Processed — Explanation of Differences of 5%

1. Increased salary costs.

2. Reduction in program costs due to inter-provincial agreement on film and video classification not materializing.

3 & 4 Increased activity under **The Residential Tenancies Act** resulted in increased costs associated with reviewing cases and preparation of Orders by per diem Board Members and increased appeal hearings by Rent Appeal Commission Board Members.

5. Increased salary costs as well as increased costs associated with programs.

Support Services

The support services managed by the Branch and provided to the Department are procurement and maintenance of equipment, furniture, supplies and vehicles, mail and telephone services, co-ordination of parking and space requirements.

Corporations Branch

The Branch administers the following legislation:

The Business Corporations Act
The Business Names Registration Act
The Companies Act
The Companies Winding Up Act
The Libel and Slander Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act

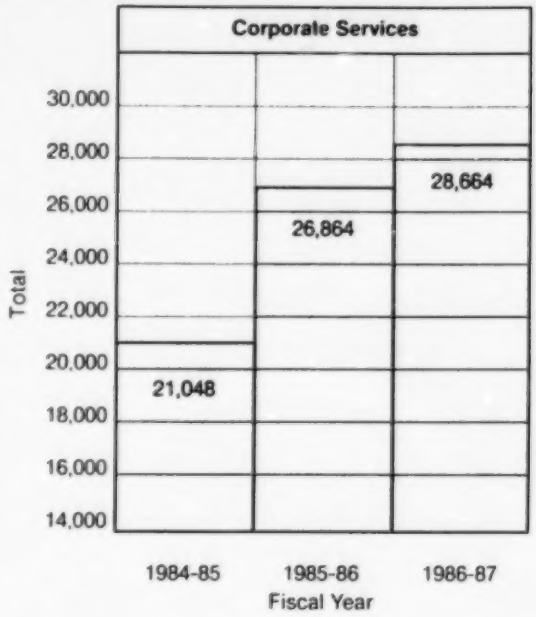
The Corporations Branch incorporates Saskatchewan-based business corporations and non-profit corporations. The Branch registers extra-provincial business and non-profit corporations enabling them to conduct their business or activities in Saskatchewan. It also registers the business names under which unincorporated sole proprietorships and partnerships operate.

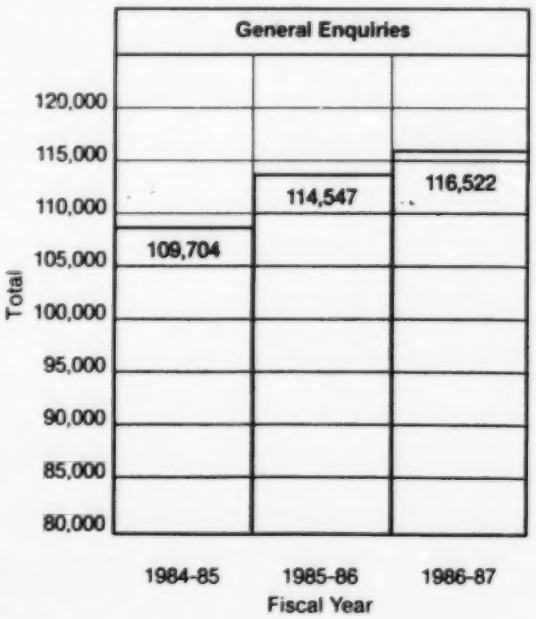
In addition, the Corporations Branch maintains a registry of "names" to ensure that names identical or very similar to existing registered names are not used by new entities. This prevents confusion or deception in the use of names in the marketplace and protects goodwill and reputations that have been built up by particular names.

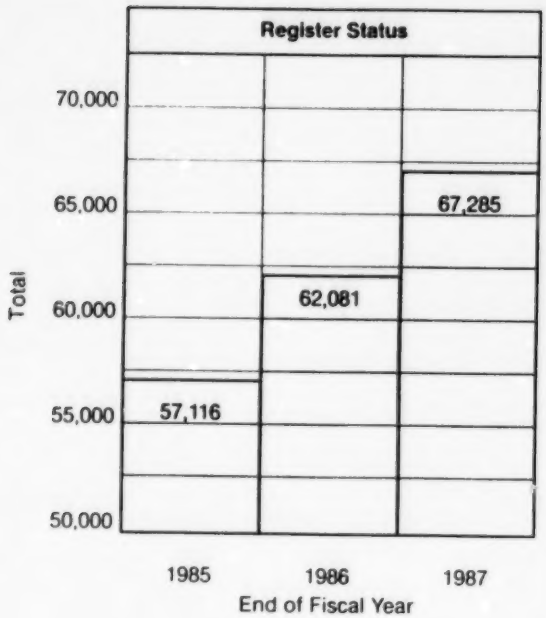
An up-to-date, retrievable and reproducible repository of information on business and non-profit corporations and unincorporated business entities is maintained by the Branch. This information can be obtained by the public upon request -- in person, by telephone or by mail and by direct access to the corporate data base. During the year a method was developed to have direct access to the Branch's data base in conjunction with Saskatchewan Computer Utility Corporation. This method of obtaining the information is available to anyone who has a personal computer, modem and telecommunications package. Using the direct access method provides clients with the information at their finger tips at a moderate charge.

Lists of the membership and bylaws of 40 "professional associations" such as those of accountants, music teachers, doctors and lawyers are kept by the Branch.

Levels of Activity







Statistical Summary

Branch Services	1984-85	1985-86	1986-87
New Business Corporations Incorporated and Registered	3,930	3,923	4,453
New Non-profit Corporations Incorporated and Registered	517	516	465
New Business Names Registered	4,432	5,698	5,930
Name Availability Searches	12,169	16,727	17,816
Totals	**21,048**	**26,864**	**28,664**
General Enquiries (Corporations)	109,704	114,547	116,522

Register Status	March 31, 1985	March 31, 1986	March 31, 1987
Saskatchewan Corporations on Register	28,643	29,543	31,008
Extra-provincial Corporations on Register	6,444	6,507	6,712
Total Corporations on Register	**35,087**	**36,050**	**37,720**
Non-Profit Saskatchewan Corporations on Register	4,550	4,675	4,729
Non-Profit Extra-provincial Corporations on Register	35	33	38
Total Non-Profit Corporations on Register	**4,585**	**4,708**	**4,767**
Total Business Names on Register	**17,444**	**21,323**	**24,798**
Totals	**57,116**	**62,081**	**67,285**

Education and Communications Branch

The Branch's role in ensuring integrity, fairness and balance in the marketplace lies in the delivery of its education and information programs. These are major contributors to the establishment of a climate where both buyers and sellers are aware of their respective roles and responsibilities and can participate with confidence.

Education and Extension Programs

The imperative need for consumer education (economic life skills) has come to be recognized by consumers, business and educators. If people are to participate effectively they must understand our market-based society. In addition, they must be equipped with the basic life skills and consumer competencies to: manage personal finances, analyze marketplace alternatives, make viable decisions, solve problems and interact competently in our increasingly complex and technological marketplace.

In order to provide Saskatchewan residents of all ages with learning opportunities and resources, the Branch has developed a number of programs combining creative, innovative approaches and made extensive use of and co-operated with the private sector.

The Consumer Education Facilitators Program

Since its beginning in 1983, volunteer facilitators have been providing direct delivery of consumer education programs on money management, consumer law, advertising, food buying, and shopping skills. The program has been popular with special needs, community, business and professional groups, churches, and schools. The popularity of pilot programs in Regina and Saskatoon has merited expansion to Lanigan, Prince Albert and North Battleford, and more recently to Moose Jaw, Kindersley, Lloydminster, Rosetown and Kerrobert. With a complement of 51 volunteer facilitators, the Department has been able to extend consumer education skill development to many more citizens.

During the year, two new training sessions were held – one in Regina for the south half of the province and one in Saskatoon for the north half. Numerous in-service sessions were held throughout the year to upgrade skills.

A volunteer management component was designed to accompany the Facilitators Program.

Ongoing promotion included the development and printing of a brochure, "Facilitators Program", to be used to promote the program and to recruit new facilitators. Other promotional tools included: direct mail to communities where the program is available; print ads in Moose Jaw, North Battleford and Prince Albert newspapers and *The Senior Consumer*; and use of the Department's existing communication vehicles as well as numerous media interviews including cable TV programs.

Since the program's inception, 559 programs have been completed and 13,682 people have attended.

Branch staff provide workshops to those people who are in a professional capacity to "pass on" or extend this training to others, providing a multiplier effect. During the year, seven seminars were provided for trainers and other "helping" professionals.

Consumer Education in the Schools

The Branch liaises with the Department of Education to provide for and develop areas of co-operation and consultation. The Branch provided several supplementary curriculum materials to teachers for use in the classroom. During the year, copies of the safety kit, *Proceed with Caution; Consumer Safety in the Home*, *Renting Your First Home* booklet, and the Consumer Education edition of *The Consumer Times* were sent to the schools. In addition, many education and information materials were sent out in response to direct requests.

The "Starting Early" material which has been used by Divisions I and II teachers to integrate consumer education into existing curriculum was evaluated. It formed the basis for the development of consumer education curriculum materials for the Grades 1-6 Social Studies curriculum. Integration concepts from the Bannister Model on Consumer Education (developed at the University of Michigan) were used, and additional activities were developed and written. Grades 1 and 2 have been completed and will be sent out to Grade 1 and 2 teachers; Grades 3 to 6 will be completed in the next fiscal year.

Co-operative Programs with Industry

A consumer safety kit entitled, *Proceed With Caution: Consumer Safety in the Home*, was developed in conjunction with industry groups and organizations concerned with safety. It also received financial support from Saskatchewan Government Insurance. The booklets in the kit are designed to help consumers recognize potentially hazardous products in and around the home, and to protect their families from hazards. The kit reiterated this year's Consumer Week message: "Consumer Safety: Prevention Works".

In co-operation with the life and health insurance industry, the Branch is developing an innovative public education program. Based on the principles of the existing Facilitators Program this program will involve recruiting volunteers from the insurance industry to be trained to deliver general information seminars and workshops on life insurance. Tnis program will be available in Regina and Saskatoon in the 87/88 fiscal year. A Saskatchewan-produced self-help consumer guide on buying life insurance is also being developed.

The co-operative program with the Chamber of Commerce -- the Customer Relations Program -- continued in the Swift Current area. Volunteer Chamber members who had been trained by the Department continued to provide customer relations seminars. Seminars were held in five communities: Swift Current (2), Eastend, Leader and Herbert. In total, 100 people participated.

Resource Development

The Branch continues its strong focus on special needs groups. This year, the Branch developed and printed a five-unit Consumer Education resource for the Social Studies track of the Adult Basic Education Program. Entitled *Consumer Survival Skills for Today*, the units are designed to help increase students' ability to function effectively in the marketplace and provide the core of a consumer education life skills course. Copies will be distributed to the community college/technical institutes system.

A 12-minute video program, *In Two Acts: Consumer Protection in Saskatchewan*, provides information (in two settings or acts) on two important consumer protection Acts: **The Direct Sellers Act** and **The Consumer Products Warranties Act**. The program will be used in educational settings such as schools and ABE and by the Facilitators, and shown on Cable TV.

A comprehensive consumer law package, *Consumer Be Aware: Your Rights and Responsibilities in the Marketplace*, was developed for the general public and for use by teachers, instructors, facilitators, and special and community group leaders. The publication gives practical advice on rights and responsibilities in the Saskatchewan marketplace and on how to complain effectively (helping consumers help themselves).

Work in the field continued for purposes of needs assessment, promotion of resources and services of the Department, promotion of consumer education, and testing and evaluation of developed resources. In addition, consultative services were provided and meetings held with community leaders and key individuals in various organizations, agencies and educational systems.

New and existing resources are made available to individuals and groups across the province to a variety of targets: community and professional group leaders, educators, provincial associations, business groups, special needs groups and youth. The education kits provide self-help instructional guidance and course outlines used in classrooms, group settings, as well as by facilitators providing consumer education workshops and seminars to the public and customer relations seminars to the business community.

Communications Programs

The Branch initiated and provided programs to inform the public — consumers and business -- on consumer and commercial issues of interest to them, as well as on the Department's programs and services. Communication programs were designed to address and clarify the changing issues of the Saskatchewan marketplace.

The Minister's "Of Consuming Interest" column continues to bring practical advice and information useful in marketplace situations to weekly newspaper readers of Saskatchewan. "Marketplace Matters", a companion "column" of consumer information for the electronic media was developed for use by announcers as fillers or as the basis for news stories and interviews. Both "columns" enjoy a good pick-up rate and have elicited good response.

The Department's public newsletter, *The Consumer Times*, continues to provide practical consumer advice and information on programs and services of the Department. *The Business Corner*, a quarterly, was distributed to business groups generally and businesses with whom the Department has a direct contact because of licensing requirements.

In the film and video classification area, a print ad campaign was placed in selected weeklies and all dailies. The ads informed the public that all video materials rented or sold in the province were subject to classification and were now required to be stickered with the appropriate symbols.

In the rent protection program a new publication, *Answers to Common Questions About Renting*, was prepared and was integrated into the *Information for Tenants and Landlords* kit. These publications were disseminated upon request to landlords, tenants, seniors, community groups, as well as to teachers and students. *Renting Your First Home* continued to be extremely popular. An ad was carried in each of the Universities' *Survival Guides* promoting the *Renting Your*

First Home booklet. The print materials continued to be popular, particularly with young people.

A corporate image was developed and integrated into several publications printed through the year. The corporate image is an active marketplace scene showing buyers and sellers engaged in marketplace transactions. A poster, "Building Marketplace Confidence and Integrity" incorporating the new artwork was developed and distributed.

Other new publications developed and printed include the *Buyline*, Siding: Do You Really Need It? and *Home Renovations*, a kit on getting your money's worth and avoiding problems. The latter proved popular and timely with the introduction of the Government's Home Program. Copy was developed for a brochure *Fire Safety for Mobile Homes* for the Mobile Home Park Committee co-ordinated by the Department of Health.

The Branch continued to be responsible for the Department's media relations, print requirements and general communications strategies. Editorial services, public relations consultations, the development of speeches and news releases, and the co-ordination of news conferences are provided as a support service to other program areas.

Consumer Week

The themes of Consumer Week in October were: "Satisfied Customers Mean Good Business" and "Consumer Safety: Prevention Works". Promotions informed the public of the need for consumers and business people to better understand one another's rights and responsibilities, and that a responsibility which all of us share is consumer safety.

The highlight of the week was the 6th Annual Consumer Award of Excellence Ceremony, honouring Rhonda Stevenson of Regina.

Consumer Information Centre

The Consumer Information Centre, located in Regina, is a central clearinghouse providing consumer/commercial information and education resource materials to consumers, businesses, teachers, community groups and professional organizations across the province. The Centre continues to be the public's point of contact for requests for Department publications, consumer product information (pre-buying information), and consumer/commercial education resources.

Consumer Product Information Service

The Branch continued to supply updates to public, city libraries and 18 regional libraries for the consumer product information files approximately once a month.

A poster promoting this service in the library system and in the Consumer Information Centre was developed and sent out to every public library and to selected libraries in the province. In addition, several other mail-outs were made: the safety kit, *Home Renovations* kit, the new *Marketplace* poster and a selection of brochures. Many libraries ordered multiple copies of Department materials for handing out to their patrons.

The product information available on home renovations was further promoted in a print ad in selected newspapers.

The extension of the product information service from the Consumer Information Centre and the use of this valuable network to distribute Department resources makes consumer education and information more accessible to consumers across the province, especially in the rural areas.

Enhancement of the Consumer Education Collection

New print and audio-visual materials were identified, ordered, and integrated into the consumer education collection. A high number of videotapes were purchased as this technology is becoming more and more popular. The number and variety of resources available on loan provide valuable assistance to educators and group leaders.

The education services of the Consumer Information Centre were promoted in a print ad appearing in the STF Bulletin. A similar ad was sent to 10 Saskatchewan professional journals and newsletters, and the ad was used by many of them. A write-up on decision-making resources available on loan was prepared for the STF *Bulletin's* regular column, "Resourcefully Speaking".

Displays

The Department provided staffed displays on the following occasions:
Provincial Housing Conference - Saskatchewan Housing Authority
Sask. Home Economics Association Annual Convention (Saskatoon)
Saskatchewan Health Education in Action Conference (Regina)
Sask. Business Education Teachers Conference (Saskatoon)
Consumer Week, Consumer Award of Excellence Ceremony (Regina)
Women Managing for Success Conference (Saskatoon)
Carlyle King Library (Saskatoon)
Adult Basic Education Annual Conference (Regina)

A table-top display was purchased and designed for use as a "travelling display", one that can be sent out for organizations and groups to use.

Tours were also conducted for library staff and high school students.

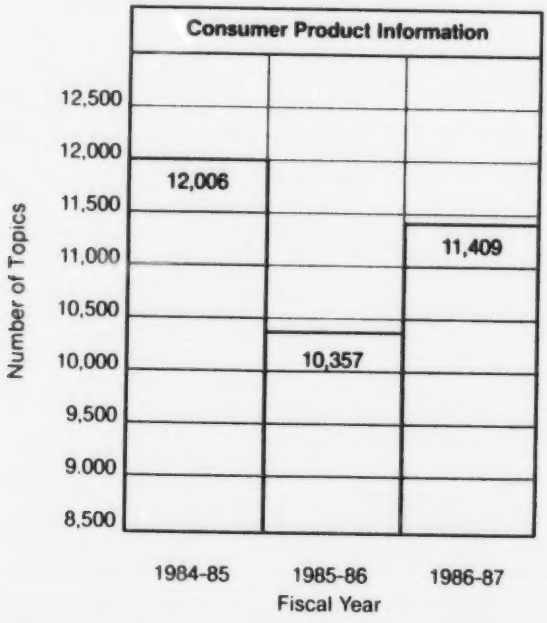
Distribution of Materials

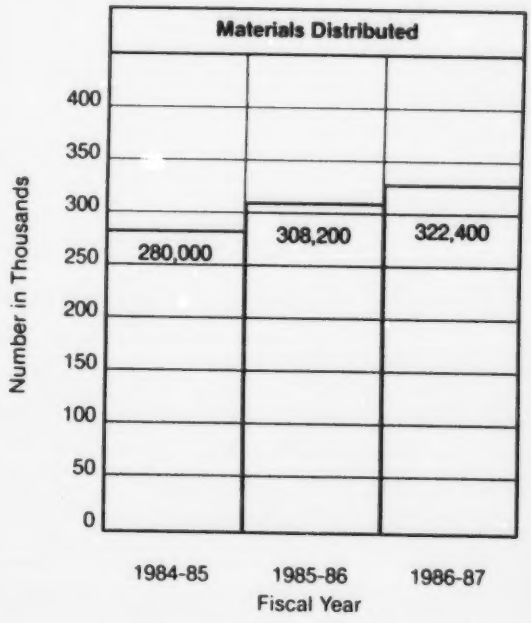
Distribution of Department-produced material is ongoing through Branch programs (workshops and seminars, Facilitators Program, Customer Relations Program, product information mail-outs, library extension, displays and direct requests) and through the use of the Branch's comprehensive mailing list of client groups, agencies and key individuals.

Several comprehensive mail-outs were completed during the year to the appropriate agencies/individuals on our mailing lists including:
Renting Your First Home
Answers to Common Questions About Renting
Home Renovations
Consumer Information Centre poster
Facilitators Program
Building Marketplace Confidence and Integrity poster
Bingo Inquiry Reports
Proceed With Caution (safety package)
Numerous other brochures and buylines often accompanied the above.

During the year the total number of materials distributed to the public through programs, mail-outs and in response to requests was 322,400 items.

Levels of Activity





Statistics

Branch Services	1984-85	1985-86	1986-87
Number of Education/Extension Programs	175 *	188 *	284 *
Requests, Consumer Information Centre	11,168	9,689	10,350
Consumer Product Information Topics	12,006	10,357 **	11,409
Resource Material Loans	2,253	2,311	2,452
Total Number of Department Resource and Information Materials Distributed	**280,000**	**308,200**	**322,400**

* Includes Facilitators Program, Customer Relations Program, CIC tours, and other sessions conducted by staff.

** Reflects extension of service to Saskatchewan Library Systems.

Film Classification Board

Under the authority of **The Film and Video Classification Act**, the Film Classification Board classifies all film (motion pictures) intended for public viewing and all videocassettes rented or sold through retail outlets in Saskatchewan.

The legislation calls for the following classification categories for both pictures and video materials:

GENERAL Material is suitable for all ages. The videocassette color sticker is **green**.

PARENTAL GUIDANCE (Suggested) Material may be of more mature content than "General". Parental guidance is suggested, but children are permitted unsupervised access. Videocassettes have a **yellow** sticker.

PARENTAL ACCOMPANIMENT (Required) Persons under 14 years of age must be accompanied by a parent. The material contains more graphic and intense scenes and language. All video material in this classification has an **orange** sticker.

RESTRICTED Only persons 18 years of age or older may view these films in a public theatre or buy or rent these materials at a video retail outlet. Graphic scenes and/or language are contained in these materials. "Restricted" videocassettes are identified with a **red** sticker.

In addition to the classifications, warning captions may be used to describe the content of film and video material:

Violence
Brutal Violence
Frightening Scenes
Horror
Sexual Content
Explicit Sex
Nudity
May Offend Some
Coarse Language
Profane Language
Not Suitable for Children

During the year, the video industry was required to sticker its products with colour-coded symbols. To assist with this process, the Board made catalogues listing titles, classification and warning symbols available to each of the registered video outlets. The monthly mailouts listing new films classified by the Board continue to be sent to the registered movie theatres across the province.

In order to facilitate the transition to this relatively new system the Board:

- consulted with industry on the transition process;
- developed and distributed a general catalogue of videocassette titles of classifications with periodic updates;
- sent information to all theatres, video retailers and wholesalers and distributors;
- reviewed advertisements by theatres;
- conducted field visits throughout the province; and,
- continued sending out posters, factsheets and brochures to existing and new businesses involved in film and video material.

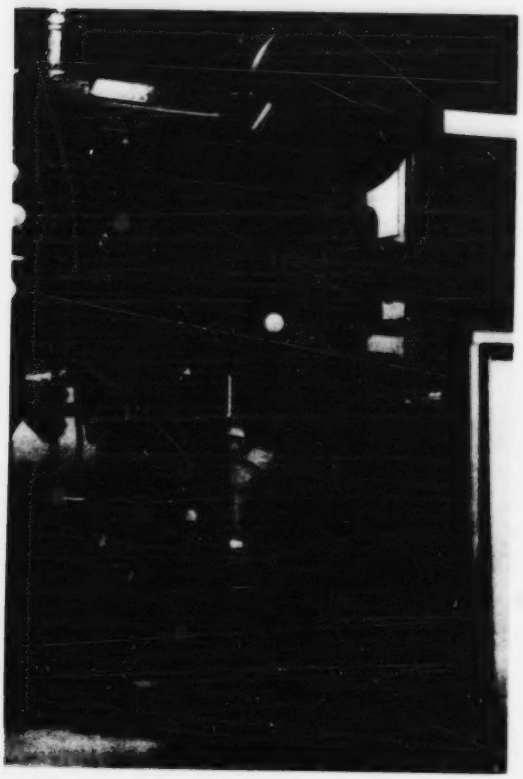
The Board has also held discussions with other provincial jurisdictions. These discussions have led to co-operating with Manitoba and Ontario to jointly classify materials and to share these classifications.

During the year under review, the Film Classification Board classified a total of 223 films and 13,947 videocassettes for a total of 14,170 items.

Films and Video Materials Viewed by Category under The Film and Video Classification Act

	Films 1985-86	Films 1986-87	Video Materials 1986-87
General	9	12	5,786
Parental Guidance	68	74	4,545
Parental Accompaniment	71	75	1,379
Restricted	73	62	2,219
Disapproved	0	0	18
Total	**221***	**223**	**13,947**

* Although the new system was not used until January 1, 1986, films classified to December 31, 1985 were also brought under the new system.



Licensing and Investigation Branch

The Licensing and Investigation Branch administers the following legislation:

The Agricultural Implements Act
The Auctioneers Act
The Cemeteries Act
The Collection Agents Act
The Condominium Property Act
The Consumer Products Warranties Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Direct Sellers Act
The Guarantee Companies Securities Act
The Investment Contracts Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Pyramid Franchises Act
The Real Estate Brokers Act
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Companies Licensing Act
The Unsolicited Goods and Credit Cards Act

In addition, the Branch administers the federal **Tax Rebate Discounting Act** which regulates the amount that tax discounters must pay taxpayers when they purchase the taxpayer's rebate. The Branch also administers the licensing of bingos, raffles, casinos and "breakopens" under the authority of Section 190 of the Criminal Code of Canada.

Complaints and enquiries from consumers and businesses requesting information on the Acts administered as well as marketplace issues and problems are handled. Consumers' complaints are mediated between buyer and seller to arrive at a mutually satisfactory resolution of the problem. Practical advice is given both before and after the purchase has been made. The majority of justified consumer complaints were satisfactorily resolved through mediation.

Licensing

The Branch receives, processes and issues licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute, and can take remedial action against sellers who do not comply with the statutes or who breach a contract.

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy. A penal bond is not required under **The Real Estate Brokers Act**; however, contributions to the Real Estate Compensation fund are a prerequisite to licensing and provide protection similar to that provided by a penal bond.

Bonds which were forfeited under various licensing statutes are now held by the Department. During the year, bond monies were paid out and/or court judgements satisfied totalling $89,426.48

The Branch is responsible for the enforcement of the licensing statutes.

Complaints of non-compliance of licensing requirements are also investigated. Regular audits and field work are done by auditors and investigative staff.

Lotteries

The Branch licenses charitable organizations to operate bingos, lotteries and casinos and ensures that only legitimate charitable organizations are authorized to conduct such operations. At the conclusion of each lottery licensed by the Department, required reports are reviewed to ensure that the gross proceeds are properly distributed for prizes, reasonable operating expenses and charity.

New Programs: Working With Industry

Amendments to **The Saskatchewan Insurance Act** allowed the Lieutenant-Governor-in-Council to set up insurance councils, a new direction in self-administration by industry groups.

The General Insurance Council, Hail Council and Life Councils have now been established and are working well.

The Branch continues to deal with other industries using the concept of self-administration, notably those involved with real estate and prepaid funeral contracts.

Agricultural Implements Board

Under **The Agricultural Implements Act**, the Board works to ensure the availability of repair parts and service for agricultural implements.

During the year, 127 distributors (representing 216 manufacturers) were registered in Saskatchewan. Inspections of 19 distributors' facilities and 257 dealers' facilities were completed. There were 722 dealers licensed and 5 licences were terminated during the year. A total of 151 complaints regarding agricultural implements were received from farmers, dealers and distributors.

The Board continued to survey the major parts depots in Saskatchewan. The depots continued to fill parts orders at a high percentage rate.

Five applications for compensation were received and dealt with. One awaits a decision early in the next fiscal year.

Enforcement

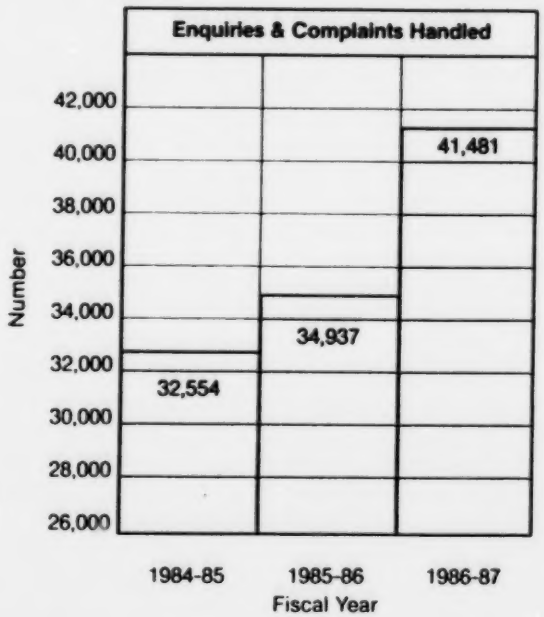
Under **The Direct Sellers Act**, there were 15 convictions and 52 rescission rights enforced.

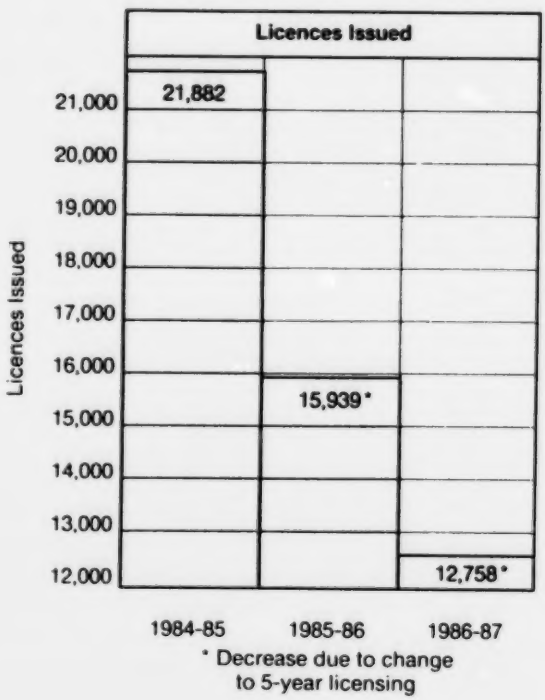
Under **Pyramid Franchises Act** there were 4 rescissions.

Under **The Sale of Training Courses Act** there were 2 convictions and 11 rescissions.

Under the **Auctioneers Act** there was 1 conviction.

Levels of Activity





Statistical Summary

Licences Issued	1984-85	1985-86	1986-87
The Auctioneers Act			
Auction Sales Companies	42	38	34
Auctioneers	34	24	25
The Cemeteries Act			
Cemetery Owners	5	8	8
Cemetery Salespersons	74	66	63
The Collection Agents Act			
Agents	8	5	2
Collectors	106	107	93
The Credit Reporting Agencies Act			
Agencies	5	2	1
The Direct Sellers Act			
Vendors	430	559	666
Salespersons	3,095	2,518	2,526
The Investment Contracts Act			
Companies	6	3	3
Salespersons	198	297	347
The Mortgage Brokers Act	5	6	4
The Motor Dealers Act			
Dealers	313	194	208
The Pyramid Franchises Act			
Franchisors	7	8	20
The Real Estate Brokers Act			
Brokers	520	505	494
Salespersons	3,084	2,546	2,454
The Sale of Training Courses Act			
Vendors	14	8	14
Salespersons	63	59	97
The Saskatchewan Insurance Act			
Insurers	325	417	14
The Trust and Loan Act			
Companies	128	117	107
The Agricultural Implements Act			
Dealers	794	724	727
Distributors	133	126	132
Section 190, The Criminal Code of Canada			
Bingos	1,906	2,383	2,210
Raffles	683	678	777
Casinos	34	37	42
Breakopens	2,569	2,633	1,690
The Theatres and Cinematographs Act	169	33	—

Planning and Policy Branch

The Branch provides policy analysis and advisory services to the Department. It is responsible for assisting program managers and the Deputy Minister in policy development through planning and research. The types of activities conducted by the Branch include:

- reviewing the implications of federal and provincial initiatives which relate to consumer and commercial affairs and formulating strategy, background and position papers as required;
- co-ordinating legislative and regulatory changes;
- co-ordinating Department-wide projects;
- conducting research and providing policy analysis for program evaluation and development.

The Branch worked on the following Acts, regulations and agreements:

The Direct Sellers Act and Regulations

The Cost of Credit Disclosure Act

The Prepaid Funeral Services Act and proposed Regulations and Bylaws

The Lottery Licensing Provisions

The Interprovincial Film and Video Agreement

Proposed amendments to **The Real Estate Brokers Act**

Proposed amendments to **The Saskatchewan Insurance Act**

The Branch provided ongoing support to policy development on gaming in Saskatchewan and the establishment of a provincial gaming commission.

A significant portion of the Branch's efforts were allocated to analysing and responding to Federal proposals on regulating financial institutions. The Branch participated in consultations on other Federal proposals on U.S./Canada trade liberalization, bankruptcy, combines investigation and pharmaceuticals. The Branch also provided policy support to the Minister in meetings with her Federal and Provincial counterparts.

Other activities of the Branch included research and analysis of liability insurance issues, protection for insurance consumers affected by insurer insolvency, rent review, and the prices of certain commodities.

Regional Offices

The Saskatoon and Prince Albert regional offices operate as the delivery system for four Department programs:

- consumer complaint handling (Licensing and Investigation Branch)
- education, extension and communications services (Education & Communications Branch)
- debt management, credit counselling and mediation (Provincial Mediation Board)
- landlord and tenant matters, including Rent Stabilization (Provincial Mediation Board/Office of the Rentalsman).

Annual statistics regarding the programs delivered from the Saskatoon and Prince Albert offices are included in reports from each Branch and in the Annual Report of the Provincial Mediation Board/Office of the Rentalsman.

1871 Smith Street
Regina
S4P 3V7
Phone: 787-5550

224-4th Avenue South
Saskatoon
S7K 2H6
Phone: 933-5725

800 Central Avenue
Prince Albert
S6V 6Z2
Phone: 953-2211

The Honourable Joan H. Duncan, Minister of Consumer and Commercial Affairs, addresses invited guests at the Consumer Award of Excellence Presentation Ceremony held at the Legislative Building.

Rhonda Stevenson (right) accepts the 1986 Consumer Award of Excellence from the Honourable Joan H. Duncan, Minister of Consumer and Commercial Affairs.